

### Old Age, Disability, Death

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First law: 1924.

Current law: 1957.

Type of program: Social insurance system.

**Exchange rate:** U.S.\$1.00 equals 65.2 leva.

#### Coverage

Employees, self-employed persons, farmers, members of liberal professions, artists, and handicraft cooperatives.

#### Source of Funds

**Insured person:** Self-employed, 30% of earnings (20% for old age, survivors and disability, only).

**Employer:** 35% of payroll. (45% or 50% for unusually arduous and unhealthy work.)

**Government:** Pays contributions as employer, plus any deficit. Above contributions also finance all other social security benefits, except unemployment insurance.

#### Qualifying Conditions

**Old-age pension:** Age 60 (men) or 55 (women). 25 years (men) or 20 years (women) of service; at age 65 (men) or 60 (women) proportionately reduced pension if at least 1/2 of period completed.

Age and service requirements reduced for arduous and unhealthy occupations, teachers, military, handicapped, and mothers of 5 or more children. Not payable abroad unless reciprocal agreement.

**Disability pension:** Permanent or long incapacity for work incurred no later than 2 years after work termination; 5 years of service, or 3 years if age 20-25; none if under 20 and insured.

**Survivor pension:** Deceased had 5 years of service (3 if age 20-25), or was pensioner.

Social pension (income-tested): Over age 70, or totally disabled and over age 16. Unemployment more than 3 months because of liquidation of enterprise and over 57 (men) or 52 (women) and enough years of coverage to qualify for old-age pension.

#### Old-Age Benefits

**Old-age pension:** 55% of average earnings during highest 3 consecutive years in last 15 years. Increment of 2% of pension per year of service beyond qualifying period up to a maximum of 12%. (3% per year for teachers and up to 8% per year for certain occupations. Minimum, 40%.)

Pension and supplements limited to 3 times social pension.

Minimum pension: 115% of social pension.

Social pension: 866 leva a month (adjusted periodically for inflation; current increment for inflation, 430 leva).

#### Permanent Disability Benefits

**Disability pension:** Total disability, 55% of average earnings during last 12 months. Minimum, 70 leva a month.

Supplement for total disability (and old-age pensioners) requiring constant attendance: 75% of social pension. Minimum pension: 140% of social pension for total disability.

Increment of 5% of pension if 10-15 years of service, 10% if 15-20 years, or 15% if over 20 years. Increment of 25% if age 55 and

25 years of coverage (50 and 20 for women). Increment for inflation 430 leva.)

Partial disability (incapacity for usual but not all work): 25% to 40% of earnings.

Minimum pension: 35 leva a month.

#### Survivor Benefits

**Survivor pension:** 1 survivor, 50% of disability pension of insured; 2 survivors, 75%; 3 or more survivors, 100%.

Eligible survivors (if dependent on insured): Children, brothers and sisters, and grandchildren under age 18, (25 if female student, 27 if male student who has completed military service, no limit if disabled); aged or disabled parents or spouse; widowed parent caring for orphan under 16; and needy grandparents.

Minimum pension per survivor: 90% of social pension. Increment for inflation 430 leva.

#### Administrative Organization

Ministry of Labor and Social Affairs, general supervision through General Directorate of Social Security.

Regional Directorates for Social Security, collection of contribution and payment of pensions.

### Sickness and Maternity

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First law: 1918.

Current laws: 1951, 1973.

Type of program: Social insurance for cash benefits and universal system for medical care.

#### Coverage

**Cash benefits:** Employees, farmers, members of liberal professions, and handicraft cooperatives. (if insured for all contingencies)

**Medical care:** All residents.

#### Source of Funds

**Insured person:** None.

**Employer:** See pension contributions above.

**Government:** Same. Also, entire cost of medical care.

#### Qualifying Conditions

**Cash sickness and maternity benefits:** 3 continuous months of employment immediately before claim (none if under age 18 or in case of maternity).

**Medical care:** Residence in country (no other conditions).

#### Sickness and Maternity Benefits

**Sickness benefit:** During first 15 days, 70% of earnings, if 3 months to 10 years of continuous work, 80% if 10-15 years, or 90% if over 15 years. Thereafter, rates increased by 10% of earnings but not to more than 90%. Payable from 1st day for duration of sickness.

**Maternity benefit:** 100% of earnings for 4-6 months, depending on number of other children in family. Additional leave, paid at level of national minimum wage, for first three children until child is 2 years old, and for fourth and subsequent children, until child is 26 months old. May be followed by leave without pay until child reaches age 3.

Payable under certain circumstances to father or grandparent, if mother agrees.

### Workers' Medical Benefits

**Medical benefits:** Medical services provided directly to patients through facilities of national health service. General and specialist care in health centers, outpatient departments of hospitals, or home; hospitalization; prescribed medicines; dental care; and necessary appliances. Duration: No limit.

### Dependents' Medical Benefits

**Medical benefits for dependents:** Same as for family head. Funeral grant: 80 leva plus 1 national minimum wage.

### Administrative Organization

Ministry of Health, administration of medical services through national health service (independently of social insurance). Ministry of Labor and Social Welfare, general supervision of cash benefits. Employers pay cash benefits of own employees and deduct from contributions due.

## Work Injury

First law: 1924.  
Current laws: 1951 (short-term benefits) and 1957 (pensions).  
Type of program: Social insurance system.

### Coverage

Employed persons.

### Source of Funds

**Insured person:** None. If accident is employee's fault, employee pays short-term cash benefit and contributes 50% of work injury pension.

**Employer:** See pension contributions above.

**Government:** Same. Also, entire cost of medical care.

### Qualifying Conditions

**Work-injury benefits:** No minimum qualifying period.

### Temporary Disability Benefits

**Temporary disability benefit:** 90% of earnings.  
Payable from 1st day of incapacity until recovery or certification of permanent disability.

### Permanent Disability Benefits

**Permanent disability pension:** Total disability (disabled for all work), 70% of earnings, Minimum, 150% of social pension. For total disability requiring constant attendance: supplement of 75% of social pension. Increment for inflation, 430 leva. May be paid along with other pension (more favorable one in full amount and the other in half).  
Partial disability (incapacity for usual but not all work): 35% or 55% of earnings, depending upon degree.

### Workers' Medical Benefits

**Medical benefits:** Provided under national health service.

### Survivor Benefits

**Survivor pension:** 1 survivor, 50% of work injury disability pension of insured; 2 survivors, 75%; 3 or more survivors, 100%.

Eligible survivors (if dependent on insured): Children, brothers and sisters, and grandchildren age 18 and under with disabled parents (25 if female student, 27 if male; no limit if disabled); aged or disabled parents or spouse; parent or widow caring for orphan; and needy grandparents.

Minimum pension: 90% of social pension.

Funeral grant: 120 leva and 1 national minimum wage.

### Administrative Organization

Committee for Labor and Social Welfare, general supervision. Payment through regional directorates.

## Unemployment

First law: 1925.  
Current law: 1989.  
Type of program: Compulsory insurance system.

### Coverage

Employed persons; graduate of vocational schools and schools of higher education.

### Source of Funds

**Insured person:** None.

**Employer:** 7% of payroll.

**Government:** Covers cost of benefits for unemployed government workers and graduates of vocational schools of higher education (also family allowances for latter).

### Qualifying Conditions

**Unemployment benefit:** 6 months of employment in last year (except for recent qualified graduates).

Unemployment not due to voluntary leaving, dismissal for misconduct, refusal of suitable offer, transfer, or training. Registration at employment offices 7 days after dismissal.

### Unemployment Benefits

**Unemployment benefit:** For full-time employment 60% of average earnings during last 6 months of which contributions have been paid, not less than 90% and not more than 140% of the minimum national wage. For part-time employment proportionately reduced benefit. Increment for inflation. Different increments if taking courses in vocational training or taking care of two or more children. Duration depends on age and length of coverage: up to 5 years regardless of age, 6 months; more than 5 years and up to age 40, 7 months; more than 5 years and above age 40, 8 months; 10 years and above age 45, 9 months; more than 20 and above age 51 (men), 10 months, (women), 12 months; 25 years and over age 56 (men), 12 months.

## BULGARIA

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Payable from first day of unemployment if registered within 7 days after dismissal; otherwise from date of registration.

Persons graduating from higher education and not employed within 1 month after graduation, 80% of national minimum wage for not more than 6 months; persons graduating from vocational schools and not employed within three months after registration, 80% of minimum wage for 3 months. Eligible also after completion of statutory military service.

### **Administrative Organization**

Ministry of Labor and Social Welfare, general supervision through National Employment Service. Payment through regional employment offices.

## **Family Allowances**

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First law: 1942.

Current law: 1968.

Type of program: Employment-related system.

### **Coverage**

Employees, members of liberal professions, handicraft cooperatives, collective farmers, and social insurance beneficiaries with 1 or more children. Special systems for students and single mothers, and families of military.

### **Source of Funds**

**Insured person:** See pension contribution, above.

**Employer:** See pension contribution, above.

**Government:** Same.

### **Qualifying Conditions**

**Family allowances:** Child must be under age 16 (or 18 if student)

### **Family Allowance Benefits**

**Family allowances:** 15 leva a month for 1st child (20 leva if single mother); 60 leva for 2 children; 115 leva for 3; additional 15 leva for 4th and each other child. Benefits doubled for handicapped children. Additional payments to single mother.

Birth grants: 1 minimum wage on birth of 1st child, 2 times minimum wage for 2nd, 5 times minimum wage for 3rd, and 1 minimum wage on birth of 4th and each additional child. Inflation increment of 357 leva for each child.

### **Administrative Organization**

Ministry of Labor and Social Welfare, general supervision of program through General Directorate for Social Insurance.

Employers pay allowances to own employees and deduct payments from contributions due; schools pay students; Peoples' Councils pay single mothers.

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